SMALL BUYING PANIC SEEN IN WALL STREET

Activity on Floor of Exchange Carries Prices Upwards by

Leaps and Bounds. COMMITTEE MEETS HASTILA

Clearing-House Is Swamped, and It Is Decided to Transfer Trading in All Stocks to Floor-Amalgamated Copper Leads Advance.

rading in all stocks to the floor of the ange to morrow. As suggested in this nn, the advance was led by Amalga-ed Copper Leas than two months ago ccessful efforts were made to sell a k of this stock on the curb at 57, although the dividend rate has been cell from 6 per cent to 2 per cent, was heavy buying of the stock to-day 7, a rise of about 29 points from the of October, and a gain of 5 points for day. of October, and a gain of 5 points for day.

Is estimated there is an open short is estimated there is an open short is estimated there is an open short rest in Steel common of some 259,000 res. This report caused a scurry to er shorts, and the price was advanced in clearing house from 20½ to 35 bid, amid clearing house from 20½ to 35 bid, amid che contusion. Union Pacific 11 on Satay, closed to-day, 120 34 bid, and 122 ed. Denaware and Hidson closed 45 bid, isked; Chestpeake and Olido, 130/45; Ballore and Ohio, common, 1405. Canadian life, 120/190. There is a large short rest in this issue in the local market, rading on the floor was active, and adcess can in many cases from 1 to 5 points, isdicable interest was manifested in the priced issues. Missouri Kansas and as, common, gained 3 points, and insertions of an early dissolution of the high trust. Corn Froducts common was chased by Chicago, houses, and looks missing.

the shares to be returned to the brokers had loaned the stocks. Profits that a very large when stocks were low in outside market have in many cases turned to heavy losses by recent ades, and this short position still response success to-day of the first full session of open stock dealings caused Stock Exchange authorities to decide to restore all shares to the list to-morrow. The issues thus placed in the open market include such internationals as Great Northern. Southern Pacific, Canadian Pacific, New York Central, and Baltimore and Ohio, as well as other issues of speculative importance.

This action was taken to indicate that all fear of foreign liquidation was at an end it removed virtually all restrictions in force since July 2, except those which apply to cash dealings and sales under markeum prices. These will be continued as necessary saleguards against concerted or professional selling.

from start to finish to-day's movement is upward. Especial activity in coppers a seribed to a variety of causes, includate trade prospects, their relatively prices and their speculative position, one before it became known that the was to be lifted from the international those shares moved up from 2 to 4 nts over Saturday. So far as it was posite to judge from surface conditions, Eucow was in no sense a factor in the day's creations.

operations.

Routine rews was in keeping with the novement of stocks. The financial community again was encouraged by unofficial adices respecting prospects for increased reight rates.

German exchange again was heavy, marks alling to 1914, as against 93 the middle flast week. Bills on London were a fraction lower.

NEW YORK, December 14.—Closing: Mer-cantile paper, 44. Sterling exchange, steady, sixty-day bills, \$4,849; for cables, \$4,875; for demand, \$1,875. Bar silver, 975. Mexi-can dollars, 324. Government bonds, steady; railroad bends, steady. Time loans, steady; sixty and ninety days, 4; six months 4404.

NEW YORK STOCK MARKET

ART. Chem.
ART. Chem. pfd.
ART. Chem. pfd.
American Bocomot
American Stuff.
Altacondar
Steel Foundry
B and O Pfd.
B and O Pfd.
B and O Pfd.
American Stuff.
American Stuff.
American Stuff.
American Stuff.
American Stuff. Mino Copper
These peake and Ohlo,
J. int W.
Frest North Ore
Frest North Ore
Great North Pfd,
Mex Petro
New York Central.
Pressed Steel Car.
Frest North Ore

BOND LIST

Atlantic Coast Line 1st 4s
Atlantic Coast Line 1st 4s
Atlantic Coast Line 1st 4s
Atlantic Coast Line cv. 4s 4in Baltinore; bid;
Chesapeake and Ohio conv 4es
Largett and Myers 1s.
Largett and Myers 7s (bid)
Lorilard Company is (bid)
Nortelk and Western conv 4es
Scalboard Air Line attiniped 4s (bid).
Scalboard Air Line attiniped 4s
Scathern Railway 4s
Scuthern Railway 4s
Southern Railway 4s
United States States 3a 2s inted States Steel at a state of the state o RICHMOND STOCK MARKET.

By Caskie G. Burch & Co.

(Stock and Lond Brokers 1015 E. Main.)

Richmond Va. Desember B. 1914

STATE STACHARLES Bid. Asked.

Virginia 3s. Old C. and R. 1921

Va. Centurie 2. 2. C. and R. 1921

STRELLT HY. STOCKS

Va. Ry and Power Co. pfd. 190

92X

Va. Ry and Power Co. pfd. 190

92X

Va. Ry and Power Co. com 100

MISSELLANIANIANIA

MacCart Chem. pfd. s. p. 2. 100

Sales: 260 Virginia Centuries at \$21 5 Vir Simila-Carolina Chemical preferred at 91.

Self-with Carolina Chemical preferred at 91.

NEW YOHK, December 14 — A steadier tone in the cotton market of the close of last week again was in evidence toolay. There seemed to be comparatively few sellers around the ring, with prices working a few points higher on a scattering demand from shorts, trade interests and lowestors.

The close was steady at 2 to 12 points not advance.

The market opened steady at unchanged prices to an advance of a points in virginia, bag lots.

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No. 2 rye.

No. 2

Official Range and Sale of Stocks in New York

BY THOMAS BRANCH & CO., Bankers and Brokers. Open. High. Low. Bid. Asked. Sales. Stock. 8 8 35 35 524 578 308 304 26 277 92 924 444 46 46 40 194 194

but these features were modified by the comparatively small stocks of raw cotton in the hands of manufacturers at the close of last month.

Spot cotton, quiet; middling, uplands, 7.35; guff, 7.69; sales, 290 bales.

Cotton closed steady.

January 7.00 7.05 7.04 7.10

March 7.21 7.32 7.21 7.31

May 7.55 7.50 7.57 7.44

July 7.52 7.55 7.51 7.51

July 7.52 7.55 7.51 7.64

October 7.87 7.94 7.92

NEW YORK, December 14.—Port move-ment-Middling, 7.25. Exports, 1,096 bales; sales, 299 bales; stock, 73.296 bales. Total to-day at all ports—Net receipts, 66,666 bales; exports, 5,294 bales; stock, 1,369.— 231 bales.
Total for week—Net receipts, 129.446 bales; exports, 114.167 bales.
Total for season—Net receipts, 3,938,166 bales; exports, 1764,546 bales.

bales; exports, 1.754,845 bales.

NEW ORLEANS, December 14.—Cotton opened at an advance to-day, but better prices were met by increased selling, which caused slight weakness around the middle of the day. After that the market gained strength and closed within a point or two of the top at a net gain of 7 to 13 points. In the morning better cable news from Liverpool than expected caused a rise of balf a dezen points in the face of bearish comment regarding the monthly consumption report issued by the Census Bureau. Bulls, however, contended that with consumption only 35,600 bales lower during November than for the same month last year the situation was encouraging among American mills. Spot cotton, quiet: quotations revised. Sales, 759 bales; to arrive, 1,035 bales. Cotton futures closing; January, 7.92; March, 7.16; May, 7.33; July, 7.51; October, 7.81.

NEW YORK PRODUCE MARKET. NEW YORK, December 14.—Raw sugar, steady; molasses, 3.24; centrifugal, 3.39; re-fined steady. Butter, firm. Cheese, steady. Spot coffee, firm; Rio 7s, 1%67kc; Santos 4s.

Spot coffee, firm; Rio is, 17841748; Santas is, 19/8c.
Cottonseed oil was firm early, reflecting the firmness in, crude, as well as lard and cotton, but the list generally sagged of under scattered liquidation and lack of outside, support. Final prices were 3 points lower to 7 net higher. Sales. 4,500 barrels. The market closed steady. Spot. 6,76 bid; December, 5,7845,78; January, 5,8695,55; February, 5,9745,39; March, 6,896,69; April, 5,9518; May, 6,2896,39; June, 6,3746,43; July, 6,5196,62.

LOCAL MARKET QUOTATIONS. ACTUAL WHOLESALE QUOTATIONS ON MARKET Richmond Va., December 14, 1914. LIVE POULTRY.

erdy:

BUTTER.

BUTTER.

Werchants', fair, per lb.

LIVE STOCK.

Git.

Veals, choice to fair, lb.

Git.

Veals, choice to fair, lb.

Git.

Veals, choice to fair, lb.

Git.

Veals, poor to fair, lb.

Butter

General Hambs, spring, fait targe, lb.

Cattle, fair to prime, lb.

Butter

Cattle, fair to prime, lb.

Cattle, fair to prime, lb.

Butter

General Hams, well smoked, small, lb.

Cunntray-Cureb Bacon.

Hams, well smoked, large, lb.

Gits

Sale

Gits

Shoulders, well smoked, large, lb.

Gits

Shoulders, well smoked, large, lb.

Gits

Green salt, per lb.

Green salt, per lb. RABBITS.

MARKET CONDITIONS.

Chicken receipts continue about same, market slow. Egg receipts continue extremely light, market in good shape. Butter market, let, firm. Iffices receipts light, market in good shape. Rabbit market, lower and in good shape, whigh to warm weather. Veals, live stock, in general, in fair shape.

CHICAGO GRAIN MARKET. CHICAGO GRAIN MARKET.
CHICAGO, December 14.—Unexpected enhargement of the United States visible supply total acted as more than offset in wheat
te day for an advance due mainly to bullish
cables. The market closed steady, but 14,
104,925, under Saturday night. Other cerealis,
too, showed not declines, corn. 1,2275 to 54,
and oats a shade to 14,925. Provisions gained
to 10 cents.

to 10 cents.
Leading lutures ranged as follows:
Open. High. Low, Close.

| RICHMOND GRAIN MARKET. | WHOLESALE QUOTATIONS ON 'CHANGE, Richmond Va., December 18, 1914. | WHEAT—Lar lots. | No. 2, red, Virginia. | 1 16 | 16 | No. 3, red | 114 | 16 | No. 3, red | 114 | 16 | Virginia bag lots. | 100 | 112 | CORN—Car lots. | 100 | 112 | CORN—Car lots. | 71 | No. 2, white | 71 | 70 | No. 3, mixed | 70 |

RICHMOND HAY MARKET.

657.15; heavy, \$6.603\$7.16; rough, \$6.603\$6.75; pige, \$3.003\$7.15. Cattle, weak; native steers, \$5.503\$10.75; Western, \$5.1503\$5.25; cows and helfers, \$3.103\$8.25; calves, \$6.003\$8.75. Sheep, firm. Sheep, \$3.2503\$6.50; yearlings, \$5.403\$\$7.00; lambs, \$6.503\$8.30.

RICHMOND LIVE STOCK MARKET. Richmond Va., December 14, 1914. (Sales at Union Stock Yards.) Report for the week ending December 14,

Report for the week ending December 14, 1914;

Hest steers, 7½ to \$; medium to good 6¾ to 1½; common to fair, 5½ to 6; best helfers, 6 1½; common to fair, 5½ to 6½; common to fair, 0½ to 5½; medium to good, 1½ to 5½; medium to good, 1½ to 5; common to fair, 3 to 4; best oxen, 6 to 6½; common to fair, 4 to 5½; best oxen, 6 to 6½; common to fair, 4 to 5½; best heavy bulls, 5½ to 5½; light, 5 to 5½; veals, 8 to 5½; dicks, 5 to 6½; cows and enlives, \$30 to 5½; dicks, 5 to 6½; cows and enlives, \$30 to 5½; sows and stags, 4½ to 6½; best sheep, 1½ to 5; medium to good, 3½ to 4½; common to fair, 3 to 3½; lambs, 7 to 8. MISCELLANEOUS MARKETS.

NEW YORK, December IL-Cotton a revisions continued to-day. A more a trade was reported in bleached co Yarns were weak. Dressed goods were Raw slik was steady to firm at slight NAVAL STORES.

COTTON GOODS.

Transfers Yesterday Aggregate \$48,-550 in Thirteen Deeds of Bargain and Sale.

REVIVAL IN BUILDING LINES

Tredegar Company Enlarges Its Plant by Erection of Steel Sheds-Harvey C. Brown to Build Row of Seven Private Garages.

There was a slight increase yesterday in the realty transactions that went to record as compared with the past several days. The deals were, in the main, small and for individual lots. Several deeds between Harvey C. Brown and others, amounting to about \$34,000, were recorded. The real estate, market holds up well for the season of the year. The agents look forward to a good business after the first of the year.

Richeson & Crutchfield sold at auction yesterday afternoon four frame dwellings at 1120-22-24 and 1126 North Sixth Street to William Catlin. The consideration given was \$2,710.

CHANCERY TRANSFERS.

Thirteen Deeds of Bargain and Sale, Amounting to \$48,550.

237—L. C. Timberlake et ux. to H. L. Carter, 60x135 feet west line Garland Avenue, 145 feet north of Rogers Street, Deeds and Line of Patterson Avenue. December 1, 1914, tax \$1, \$10.

Catavia Newman, 2x110 feet west line West Street, 158 feet ½ inch north of Hanoyer Avenue. November 14, 1914, tax \$1, \$10.

240—John H. Kidd to George W. Mitchell, lot 15 in plan 27 of High-tax 91, 241—Lee Park Company to H. L. Carter, Jr., 25x130 feet north line Stuart Avenue, 375 feet west of Tilden Street, 19 feet 3½ inches west of Mendow Street, 19 feet 3½ inches west of Mendow Street, 19 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

254—Same to Same, 25x127 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

254—Same to August F Grimmell, 25x127 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

254—Same to August F Grimmell, 25x127 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

255—Same to August F Grimmell, 25x127 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

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255—Same to August F Grimmell, 25x127 feet 3½ inches west of Mendow Street, November 23, 1914, tax \$1, \$10.

255—Same to August F Grimmell, 25x127 feet 3½ inches south line Grove Avenue, 150 feet north line Grove Avenue, 150 feet north line Grove Avenue, 150 feet north line Grove Avenue

HENRICO TRANSFERS.

Two Deeds of Bargain and Sale,
Amounting to \$2,150.

44—Hermitage Land Company to
Grover C. Willis, lot 17 in block 1, plan
of Hermitage Park. November 24, 1914,
\$550.

48—Abbey Realty Corporation to M.
V. Butler et al., lots 4, 5, 6 and 7 in
block 24 in the plan of Colonial Place,
section B. November 25, 1914, \$1,600.

CHANCERY DEEDS OF TRUST.

CHANCERY RELEASE DEEDS. Four Release Deeds, Amounting to \$14,017.26.

\$14,917.26.

245—Harold S. Rloomberg et al., trustees, to Clara D. Short, 45x117 1-2 feet east line Miller Avenue, 171 feet 3 inches south of Wickham Street. November 14, 1914, \$1,200.

246—Leon M. Nelson, trustees, to M. L. Hofhelmer, 24x128 feet north line Broad Street, between Adams and Jefferson Streets; also 30 feet 1-4 inch by 128 feet north line Broad Street, 86 feet 4 inches east of Jefferson Street. November 24, 1914, \$11,235.26.

250—M. D. Nunnally, trustee, to Emma R. Powell, 25x117 feet north line Fairmcunt Avenue, 150 feet west of Twenty-third Street. July 24, 1914, \$2,058. \$2,058. 258-J. B. Elam, trustee, to Mrs. Fan-nic M. Saunders, 20x124 feet east line Twenty-cighth Street, 35 feet north of M. Street. December 12, 1914, \$424.

HUSTINGS RELEASE DEEDS.

27—J. C. Robertson, trustee, to Sallie B. Wilkerson, 47 feet 2 inches by 75 feet south line Decatur Street (lot 8, block A, plan of Mark's Addition). De-cember 14, 1914, \$477.

Three Release Deeds, Amounting to \$17,030.

42—W. J. Whitehurst et al., trustes, to John B. Swartwout, lots 13, 14, 15, 16, 21 and 22 in plan of Rio Vista. December 12, 1914, \$6,000.

45—F. J. Crawford et al., trustes, to Sohuyler V. Oberhard, a tract of land on the Elko Road. December 5, 1914, \$590.

47—Leroy E. Brown, trustee, to Julius L. Burtier, 121, 2 area.

Garrett, trustee, 148x233.5 feet west like Chamberlayne Avenue at the north line Brookland Park Boulevard. November 30, 1914, \$395.50.

264—George B. Snead to F. M. Boxley, trustee, 50x135 feet east line Barton Avenue, 200 feet north of Crawford Street. November 20, 1914, \$424.

HUSTINGS DEEDS OF TRUST. One Deed of Trust, Amounting to \$3,200.

\$3,200.

28—Elizabeth Gordon to W. P. Redd, trustee, 47 feet 2 inches by 75 feet south line Decatur Street, 94,4 feet west of Fifteenth Street. November 25, 1914, \$3,200.

One Release Deed, Amounting to \$477.

HENRICO RELEASE DEEDS.

Judgment for the defendant was en-tered yesterday in the City Circuit Court in the suit of S. T. Patterson against the Chesapeake and Ohio Rail-way Company. Patterson sued for \$68.

LAW AND EQUITY COURT. Judgment for \$300 was entered in the Law and Equity Court yesterday in favor of Mrs. J. Temple against J. M. Brandt

HUSTINGS COURT.

Beauregard Brookins, indicted by the grand jury for malicious wounding, was tried in the Hustings Court yester-day and acquitted.

BUILDING PERMITS.

west of Fifteenth Street. November 25, 1914, \$3,200.

HENRICO DEEDS OF TRUST.

Four Deeds of Trust, Amounting to \$10,798.

42—John B. Swartwout, et ux, to Charles U. Williams, Jr., trustee, lots 13, 14, 15, 16, 21 and 22, plan of Rio Vista. December 11, 1914, \$6,000.

49—M. V. Butler, et al., to George J. Hooper, trustee, lots 4, 5, 6 and 7 in block 24, in the plan of Colonial Place, section B. November 25, 1914, \$848.

59—Paul Farkas to L. H. Kemp, trustee, 127.8 acres ou north side of the White Oak Swamp, about eleven miles from city. July 14, 1914, \$1,300.

51—Walter C. Schaaf, et ux, to Lewis B. Schomburg, trustee, 55x130 feet south line Grove Avenue, 200 feet west of West View Avenue, December 14, 1914, \$2,650.

CHANCERY RELEASE DEEDS.

Permits for new and repair work were issued by Building Inspector Butler yesterday, as follows:
Tredegar Company, to build at wo steel sheds at the Tredegar Iron Works, to cost \$90.

Harvey C. Brown, to build a one-story tenement, seven private garages, on the south side of Grove Avenue, between Meadow and Rowland Streets, in crar, to cost \$1,500.

P. H. Showalter, to build a two-story frame dwelling on the north side of Graham Road, between Miller and Fendell Avenues, to cost \$3,500.

M. Gandell, to repair frame store and dwelling 3025 N Street, to cost \$100.

MIlhiser Bag Company, to repair frame dwelling 3418 East Clay Street, to cost \$100.

Milhiser Bag Company, to repair between story tenement, seven private garages, on the south side of Grove Avenue, between Meadow and Rowland Streets, in crar, to cost \$3,500.

P. H. Showalter, to build a two-story frame dwelling on the north side of Grove Avenue, between Meadow and Rowland Streets, in crar, to cost \$3,500.

M. Gandell, to repair frame store and dwelling 3025 N Street, to cost \$100.

Milhiser Bag Company, to repair frame dwelling 3023 N Street, to cost \$100.

Milhiser Bag Company, to repair seven private garages, on the south side of Grove Avenue, between Meadow and Rowland Streets, in crar, to cost \$3,500.

M. Gandel Milhiser Bag Company, to repair brick warehouse 3800 Williamsburg Avenue, to cost \$100.

Mrs. M. R. Lincoln, to repair frame dwelling 3500 East Clay Street, to cost \$100.

ELECTRIC PERMITS.

Chicago Avenue, ten outlets and fixtures.

Same, for same, 2112 Chicago Avenue, ten outlets and fixtures.

Same, for same, 2111 Chicago Avenue, ten outlets and fixtures.

Same, for same, 2110 Chicago Avenue, ten outlets and fixtures.

Same, for same, 2109 Chicago Avenue, ten outlets and fixtures.

Same, for same, 2108 Chicago Avenue, ten outlets and fixtures.

Same, for same, 2108 Chicago Avenue, ten outlets and fixtures.

John J. Daly, for Mr. Morra, 3118

East Marshall Street, five outlets and fixtures. East Marshall Street, five outlets and fixtures.
W. H. Jenks, for Church of Covenant, northeast corner of Harrison Street and Park Avenue, two fixtures.
Same, for Arthur & Galin, 400 East Broad Street, one light.
Martin & Myers, for Colonial Theatre, Eighth and Broad Streets, changing letters on roof sign.
Same, for Bijou Theatre, erecting sign on roof.

'Tis Mighty Satisfactory to have an Account,

which is subject to check in the usual way, and at the same time draws 3 per cent interest.

That is the basis upon which we solicit Accounts, large and small, from good people.

Virginia Trust Co.

1106 East Main Street. RICHMOND, VA. Established 1892.

Permits were issued by the Plumbing Inspector yesterday as follows:
M. A. Martin, for Green & Redd, 300 South Third Street.
W. F. Gerhardt, for C. B. Clarke, 801 Second Avenue, Highland Park.
J. W. Traylor, for Mr. Dillard, 2915 P Street.

Delightful Trips by Sea

NORFOLK TO BOSTON AND PROVIDENCE.

The Best Regular Services to Egypt, India, China, Philippines, Jupan, Australia, New Zeuland, Round World Trips and Winter Tours in India, Peninsular & Oriental S. N. Co. Fall Information from Cunard Line, 21-24 State St., N. Y.

Fastest Steamers in the World AOUITANIA, LUSITANIA, MAURETANIA Regular Uninterrupted Service

EUROPE via LIVERPOOL. TRANSYLVANIA . . Sat., Dec. 19, 10 A. M. New Twin-screw Geared Turbine, 15,000 Tons, LUSITANIA Wed., Dec. 30, 10 A. M. FRANCONIA Sat., Jan. 23, 10 a. m.

MEDITERRANEAN SERVICE Azores, Gibraltar, Naples, Patras CARPATHIA.....Tues., Jan. 5, noon COMPANY'S OFFICE, 21-24 STATE ST., NEW YORK, or LOCAL AGENTS.

Surplus,

\$1,000,000

\$1,000,000

Old Dominion Trust Company,

Richmond, Va. Acts as-Executor, Administrator,

Guardian, Trustee, Receives Deposits.

3% on Savings Accounts. The Strong Trust Co. STEAMBOATS.

SCREW "Bermudian"

Sails, Dec. 26th, Jan. 6th, and every Wednesday. 19,518 Tons Displacement. Newest and fastest steamer to Bermuda. Book now, Many American tourists who ordinarily go abroad during the Winter vacation period are now sojourning in this Fairyland of Nature. Unlimited attractions for tourists, including all Summer sports. Golf. Tennis, Boating, Bathing, Cycling, and delightful social life, including Dancing, Parties, etc., at BERMUDA'S Falatial Hotels, which are famed for their culsine and service.

WEST INDIES

Delightful cruises—about 28 days. New S. S. "GUIANA." Dec. 31st and Feb. 5th) and other steamers fortnightly for St. Thomas, St. Croix, St. Kivis, Antigua, Guadaloupe, St. Dominica, Martinique, St. Lucia, Barba St. Dominica, Martinique, St. Lucia, Barbaldoes, and Demerara. For full information on BERMUDA or WEST INDIES apply to A. E. Outerbridge & Co., Agents, Quobes Steamship Company, 14d., 29 Rway, N. Y., or Canada Steamship Lines, Ltd., Montreal, or any Ticket Agt.

POSTAL SERVICE.

Sailings for HAVRE LA TOURAINE Dec. 19, 3 P. M. CHICAGO Dec. 26, 3 P. M. ROCHAMBEAU . . . Jan. 9, 3 P. M. FOR INFORMATION APPLY

Richmond Trust and Savings Co., Corner Main and Seventh Streets, Richmond Transfer Co., 819 East Main Street, Agents, Blehmond,

All Travel Arrangements Over One Counter. American or European. Railroad, Stenmship and Pullman Tickets.

Tickets.

Baggage Checked, Taxicab, Travelers Checks.

RICHMOND TRANSFER COMPANY, 800 East Main Street.

Branch Offices: Jefferson-Murphy's Richmond Hotels.

"TIME AND TROUBLE SAVERS."



Main and Seventh.

NO WORRY TO YOU!

The 5½% gold coupon first mortcage real estate bonds sold by this Company afford one of the cleanest and most convenient forms of investment.

They are not only fully guaranteed by the Mortgage Guaranty Corporation for payment of interest and principal, but are secured by first mortgages upon high-class improved real estate. These mortgages are taken at a gages are taken at a basis of 50% of real

basis of 50% of real value.

An ideal investment for unemployed funds, Safe as a government bond and furnished in denominations of \$100.00 and multiples thereof. of.

No worry to you!
Simply cut the interest coupons and present them for payment at our window when due.

> One Million Dollars Capital

First National Bank

MAIN AND NINTH.

Capital and Surplus \$ 3,000,000 Deposits 13,375,000 Resources Over 20,000,000

Established 1865.

Our Fourth Year

Xmas Savings Club

Starts

Monday, December 28, 1914

Richmond Bank and Trust Company

ELEVENTH AND MAIN STREETS. "The Original Xmas Savings Bank."

"We Lead-Others Follow."